



January 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 1



WORKSITE MARKETING

Taking off in 2004

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith

President & CEO of
American Income Life

Changing Our Culture – Quantity and Quality

In November, I explained how I discovered the “come together” theme for 2004. This month I want to focus on how we are going to make that happen. However, before I begin, I want to remind you of the challenge facing us as we start a New Year. I am asking that everyone commit to a 10 percent increase in production and a 10 percent increase in 13-month retention. It is time we bring these two important components together and give them the attention they deserve.

To meet this challenge, I believe we are going to have to change our culture. We must bring our focus into alignment and disseminate our attention to allow quality an equal billing with quantity. To do this, we will need to begin building relationships – with our fellow Producers and our clients.

Culture is about taking the time to make sure the policyholders are expressing their needs, and we are selling a policy to meet those needs. Culture is about taking the time to help each other out, sharing techniques that work and advising on the ones that don't.

As the New Year begins, all the old walls will be broken down and the new cultures we adopt will merge into making American Income and National Income as great as we know they can be. This will be the year where I will ask you to look at the way you sell and what you sell. It is time for us to broaden our horizons and strengthen our portfolios.

Many of you have heard the story of 40 years ago when American Income was selling almost all A&H with the majority being disability policies and hardly any life insurance. You may have also heard the story of banks calling in the loans because this business was so unprofitable. However, almost overnight, Mr. Rapoport turned this into a life company and, by doing so, saved American Income.

The story is true, but folks, that was over 40 years ago. A&H is no longer the boogey man! In fact, our accident and health products are more profitable than our life products. If your average closing ratio was one of three, and you could turn that ratio into two of three by selling a cancer policy, a critical illness policy or a hospital indemnity policy, what would that do for your confidence? For your income? For your bottom line?

We are changing our culture to put into your hands what sells; what working families want. We are also changing our bonus systems and convention qualifications, so A&H is not only acknowledged, but it is rewarded. We are changing our culture so A&H will come together with quality and quantity.

This month's issue of *Spotlight* focuses on our *Worksite Marketing Advantage* program which offers a great service to both small business employers and their employees. And, in months to come, we will focus on other markets such as the senior market and how we can tap into that tremendous resource. The senior market is a growing market and, as I said at the SGA meeting, if a small town “mom and pop” insurance operation can write \$70,000,000 from this market, don't you think American Income, an international company with third-party endorsed leads, can write another \$100,000,000? I say, “You bet we can!”

This is the year where quality and quantity come together, where profit and production come together, where cultures – which in the past collided – come together. With your ability to change, focus and execute – with the blood, sweat and tears of every second, minute, hour, day, week, month, and year you have put into your business – will also come the sacrifices, rewards, the ups and the downs. But never fear – yes – 2004 is the year it will all *come together!*

Dates to Remember

Wednesday, Jan. 28, 2004

All business and PR credits must be in the Home Office to count for January production.

Wednesday, Feb. 25, 2004

All business and PR credits must be in the Home Office to count for February production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$586,191.28 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Roger's Been Promoted!

We are pleased to announce Roger Smith's promotion to President & Chief Executive Officer of American Income. Mr. Smith was formerly President & Chief Marketing Officer. *Congratulations!*

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Congratulations are in Order!

Carlos Bastardo, a General Agent with the Scott Smith Agency, achieved \$100,000 of in-force premium over the last 13 months.

Michael Nowak, a General Agent with the Durhon Oldham Agency, achieved \$100,000 of in-force premium over the last 13 months.

Daniel Potilechio, an Individual Producer with the Scott Smith Agency, achieved \$100,000 of in-force premium over the last 13 months.

Robert Ulreich, a General Agent with the Jatoft-Foti Agency, achieved \$100,000 of in-force premium over the last 13 months.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held July 8-11, 2004.*

Founder's Club Outstanding Producers

Fourth Quarter 2003

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Lance Brown	David Cohen	5	\$46,022		77.3
Rudi Camenzind	David Cohen	2	49,182		89.1
Mary Ann Gaelic	Steve Friedlander	1	74,448		76.3
Hal Herman	Durhon Oldham	2	42,942		86.9
Yvonne Hernandez	David Cohen	2	51,772		84.5
Hurst Kopp	Nick Nitkowski	1	62,974	96	
Karen McQuoid	Steve Friedlander	1	75,355		77.0
Russell Morris	Marc Zipper	4	51,324		91.4
Curt Snow	Jatoft-Foti	1	63,570		76.0
Robert Ulreich	Jatoft-Foti	2	64,035		86.3
David Wang	Scott Smith	5	96,230		84.2
Matthew Wolfanger	Durhon Oldham	5	82,395		87.2

*Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

Fourth Quarter 2003

PR Rep	SGA	Times Qualified	Number of Cards/Groups
Malka Arony	Steve Hartman	1	14,464 Cards
Cheryl Cook	Durhon Oldham	2	17,719 Cards

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Tuesday, Feb. 24
Wednesday, Feb. 25
Thursday, Feb. 26
Friday, Feb. 27

Friday, March 26
Monday, March 29
Tuesday, March 30
Wednesday, March 31

Friday, April 9
Tuesday, April 27
Wednesday, April 28
Thursday, April 29
Friday, April 30

Tuesday, May 25
Wednesday, May 26
Thursday, May 27
Friday, May 28
Monday, May 31

Friday, June 25
Monday, June 28
Tuesday, June 29
Wednesday, June 30

Monday, July 5
Tuesday, July 27
Wednesday, July 28
Thursday, July 29
Friday, July 30

Thursday, Aug. 26
Friday, Aug. 27
Monday, Aug. 30
Tuesday, Aug. 31

Monday, Sept. 6
Monday, Sept. 27
Tuesday, Sept. 28
Wednesday, Sept. 29
Thursday, Sept. 30

Tuesday, Oct. 26
Wednesday, Oct. 27
Thursday, Oct. 28
Friday, Oct. 29

Tuesday, Nov. 23
Wednesday, Nov. 24
Thursday, Nov. 25 and Friday, Nov. 26
Monday, Nov. 29
Tuesday, Nov. 30

Thursday, Dec. 23 and Friday, Dec. 24
Monday, Dec. 27
Tuesday, Dec. 28
Wednesday, Dec. 29
Thursday, Dec. 30
Friday, Dec. 31

February

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for February.

Business received this day is not guaranteed for February.

End of Month — business received this day is not guaranteed for February.

March

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for March.

Business received this day is not guaranteed for March.

End of Month — business received this day is not guaranteed for March.

April

Good Friday — Home Office holiday.

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for April.

Business received this day is not guaranteed for April.

End of Month — business received this day is not guaranteed for April.

May

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for May.

Business received this day is not guaranteed for May.

End of Month — business received this day is not guaranteed for May.

Memorial Day — Home Office holiday.

June

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for June.

Business received this day is not guaranteed for June.

End of Month — business received this day is not guaranteed for June.

July

Independence Day — Home Office holiday.

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for July.

Business received this day is not guaranteed for July.

End of Month — business received this day is not guaranteed for July.

August

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for August.

Business received this day is not guaranteed for August.

End of Month — business received this day is not guaranteed for August.

September

Labor Day — Home Office holiday.

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for September.

Business received this day is not guaranteed for September.

End of Month — business received this day is not guaranteed for September.

October

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for October.

Business received this day is not guaranteed for October.

End of Month — business received this day is not guaranteed for October.

November

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for November.

Thanksgiving — Home Office holiday.

Business received this day is not guaranteed for November.

End of Month — business received this day is not guaranteed for November.

December

Christmas — Home Office holiday.

All business must be mailed to Home Office.

All business must be at the Home Office to be guaranteed for December.

Business received this day is not guaranteed for December.

End of Month — business received this day is not guaranteed for December.

New Year's Eve — Home Office holiday.

Promotions

Promoted To Supervising Agent

Shoaib Abbasi Rick Altig Alberta	Mina Eskandar Eric Giglione New Jersey	Herbert Holmes Williams-Williams Georgia	Gary Lowe Mark Hancock Indiana	Shelly Russell Furer-Whittinghill California	Duane Thomas Robert Smith Oklahoma
Donald Anderson Eric Giglione Pennsylvania	Anthony Eposito Marc Zipper Florida	Bernard Hyson Eric Neal Texas	Contina Lucas Ali Shahrok North Carolina	Jahan Saffari Rick Altig British Columbia	Ken Thomas Geneser-Birman Illinois
Abdellahi Badreddine Rick Altig Quebec	Jason Fakes Mark Hancock Indiana	Grant Iranian Rick Altig Quebec	Victor MacNab Altig-Martyn Newfoundland	Joaquin Santos Jatoft-Poti California	Brandon Verduysse Gleb Ostrovsky Mississippi
Julie Campbell Scott Smith Illinois	James Flores Bill Jennings Colorado	Marion Jones Gleb Ostrovsky Mississippi	Paul McCarthy Eric Giglione New York	Alexander Shurin Eric Giglione New Jersey	Thomas White Eric Giglione New Jersey
Melissa Chan Eric Giglione New York	Abraham Fominoff Rick Altig British Columbia	Scott Keeney Durham Oldham Pennsylvania	Corey Neff Rick Altig North Dakota	Justin Smith Steve Friedlander New Zealand	Tina Whitfield Ali Shahrok North Carolina
Vicki Crawford Steve Friedlander New Zealand	Jason Gardner Ali Shahrok North Carolina	Bedis Kilani Rick Altig Quebec	Bredie O'Brien Rick Altig Ontario	Richard Stahler Eric Giglione New Jersey	James Worf Bill Jennings Colorado
Ramona Cruz Geneser-Geneser Illinois	Avrom Gossack Joshua Chalom Ontario	Rob Kohrmann Geneser-Geneser Illinois	Eric Renteria Bill Jennings Colorado	Joseph Stapleton Eric Giglione New York	Jahanzeb Zafar Joshua Chalom Ontario
Brendan Curry Giglione-Beister Massachusetts	Max Greenlee Tom Williams Florida	James Lackin Eric Giglione New York	Daniel Ribando Eric Giglione New Jersey	Michael Stewart Geneser-Geneser Illinois	Scott Zoll Vic Hancock Kentucky
Michael Drake Vic Hancock Indiana	Gabriel Hernandez David Zophon Connecticut	Kristy Lewis Williams-Williams Georgia	Tommy Richardson Robert Smith Oklahoma	Majdargal Sukhbaatar Gleb Ostrovsky Mississippi	
Brooke Duchesneau Rick Altig Iowa	Wesley Hiter Geneser-Birman Illinois	Christian Lodde Allan Jennings Alabama	Pierre Roy Rick Altig Quebec	Roy Tellman Rick Altig Washington	

Promoted To General Agent

Ricky Bausley Geneser-Birman Illinois	Richard Correa Bill Jennings Colorado	David Fagona Bill Jennings Colorado	Rebecca Moffitt Jatoft-Poti California	Nannette Troutman Rick Altig Oregon
Ronald Browning Tom Williams Florida	Karen Eby Scott Smith Michigan	Danielle Holmes Bill Jennings Colorado	Daniel Shahbadi Furer-Whittinghill California	Dai Truong Marc Zipper Florida
Keith Campbell Tom Williams Florida	Richard Evenson Joseph Masone Wisconsin	Frank Jeter Robert Hughes North Carolina	James Stallings Vlad Basov Texas	

Promoted To Master General Agent

Kevin Appasamy Rick Altig Manitoba	Mohammed Gani Rick Altig Oregon	Timothy McCleskey Rick Altig Tennessee	Michael Rizzo Eric Giglione New Jersey	Roger Tanaka Rick Altig Hawaii	David Zach Steve Greer Texas
Michael Barrett Rick Altig Virginia	Fitzroy Jacobs Rick Altig Ontario	Robert Morton Ali Shahrok North Carolina	Anthony Scavetta Rick Altig Washington	Joshua Wise Rick Altig Tennessee	
Cherie Cooper Rick Altig British Columbia	Daniel LaMarche Rick Altig Ontario	Dorian Oldham Durham Oldham New York	Rene Sheir Rick Altig Quebec	Matthew Wolfanger Durham Oldham New York	
Patrick Fowler Rick Altig Washington	Mathew MacCannell Altig-Martyn British Columbia	Dan Rawn Rick Altig Tennessee	Denis St-Pierre Rick Altig Quebec	Jefferson Yupirun Rick Altig British Columbia	

Individual Producers



1. David Wang
Woodridge, IL



2. Marlon Underwood
Woodridge, IL



3. Donald McMillan
Burnaby, BC



4. Pablo Pirela
Woodridge, IL



5. Allan Gilbert
Woodridge, IL



6. Timothy Cruise
Woodridge, IL



7. Robert Ulreich
Concord, CA



8. Karen McQuoid
Auckland, NZ



9. Omar Hashimi
Concord, CA



10. John Baloun
Calgary, AB

Individual Producers

All Time Record to Beat
Month: \$51,235 Net ALP Marlon Underwood

December Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. David Wang	\$31,991		84.2	David Wang	Scott Smith
2. Marlon Underwood	27,900		69.2	Marlon Underwood	Scott Smith
3. Donald McMillan	27,719	100		Bill Hayer	Rick Altig
4. Pablo Pirela	26,560	98		Denise Gilbert	Scott Smith
5. Allan Gilbert	24,455		67.9	Denise Gilbert	Scott Smith
6. Timothy Cruise	24,108		78.6	Steven Jakubczak	Scott Smith
7. Robert Ulreich	23,071		89.2	Roger Johnson	Jatof-Foti
8. Karen McQuoid	22,419		77.2	Lawrence Hauck	Steve Friedlander
9. Omar Hashimi	22,359		73.4	Steve Foti	Jatof-Foti
10. John Baloun	22,205		71.3	Rick Choptuik	Rick Altig
11. Michael Snow	20,618	98	69.2	Jeffory Churchfield	Rick Altig
12. Edward Johnson	19,573			James Dattilo	Marc Zipper
13. Abdulrazzaq Ahmed	18,720		76.6	Zulfikar Bhukera	Scott Smith
14. James Dattilo	18,641		67.6	James Dattilo	Marc Zipper
15. Wai-Ming Wong	17,728		70.7		David Cohen
16. Carla Miller	17,557		74.1	Carla Miller	John Akers
17. Mary Ann Gaelic	17,320		73.6	Lawrence Hauck	Steve Friedlander
18. Michael Nowak	17,007		69.1	Jim Bianchi	Durhon Oldham
19. Daniel Potilechio	16,851		76.1	David Wang	Scott Smith
20. Catherine Clarke	16,682		74.8	Roger Geering	Steve Friedlander

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. David Wang	\$263,746		84.2	David Wang	Scott Smith
2. Timothy Cruise	239,066		78.6	Steven Jakubczak	Scott Smith
3. Marlon Underwood	210,778		69.2	Marlon Underwood	Scott Smith
4. Matthew Wolfanger	184,100		85.0	Matthew Wolfanger	Durhon Oldham
5. Curt Snow	181,320		81.7	Curt Snow	Jatof-Foti
6. James Dattilo	180,889		67.6	James Dattilo	Marc Zipper
7. Karen McQuoid	179,498		77.2	Lawrence Hauck	Steve Friedlander
8. Mary Ann Gaelic	174,179		73.6	Lawrence Hauck	Steve Friedlander
9. Michael Nowak	165,858		69.1	Jim Bianchi	Durhon Oldham
10. Robert Ulreich	162,948		89.2	Roger Johnson	Jatof-Foti
11. Ruben Soberanes	157,907		73.7	Doreen Ryan-Foti	Jatof-Foti
12. Abdulrazzaq Ahmed	155,803		76.6	Zulfikar Bhukera	Scott Smith
13. Russell Morris	152,454		91.4		Marc Zipper
14. Allan Gilbert	143,247		67.9	Denise Gilbert	Scott Smith
15. Scott Remmey	142,307		80.8	Jeffrey Dinocento	Eric Giglione
16. Yvonne Hernandez	140,125		84.5	David Iriye	David Cohen
17. Jennifer Baron	134,410		68.0	William Cook	Tom Williams
18. Jinzhou Zhao	134,172		90.0	Rob Hay	Rick Altig
19. Daniel Potilechio	132,643		76.1	David Wang	Scott Smith
20. Lance Brown	129,248		75.9	Kathy Mann	David Cohen

▲ Percentage of Net to Gross

Are You Ready for Hawaii?

Six-Month Contest winners are set for the trip of a lifetime. They are headed for the tropical isle of Hawaii and the diamond of the jet-set *The Fairmont Kea Lani*. Join us in congratulating those who will take part in the fabulous, once-in-a-lifetime experience.



Fresh Air . . .

Balmy Afternoons . . .

Soothing Sunsets . . .

And the winners are. . .

THE FAIRMONT KEA LANI/HAWAII WINNERS

Listed below are the winners for the Six-Month Contest.

PR Rep. in Category A: Erica Dalager – 22,050 cards

PR Rep. in Category B: Laurie Onasch – 23,112 cards

PR Rep. in Category C: Vivian Dwyer – 72 groups

Individual Producers:

1. David Wang	\$138,586 in Net ALP	9. Michael Nowak	\$91,192 in Net ALP
2. Timothy Cruise	\$132,498 in Net ALP	10. Curt Snow	\$90,221 in Net ALP
3. Marlon Underwood	\$112,514 in Net ALP	11. Michael Lau	\$81,370 in Net ALP
4. Karen McQuoid	\$111,244 in Net ALP	12. Ruben Soberanes	\$81,144 in Net ALP
5. Mary Ann Gaelic	\$107,140 in Net ALP	13. Abdulrazzaq Ahmed	\$79,735 in Net ALP
6. Matthew Wolfanger	\$99,173 in Net ALP	14. Scott Remmey	\$79,600 in Net ALP
7. Robert Ulreich	\$95,942 in Net ALP	15. Daniel Potilechio	\$77,040 in Net ALP
8. James Dattilo	\$94,364 in Net ALP		

SAs: Mary Ann Gaelic – \$308,852 in Net ALP

General Agents:

1. Elaina Bosco	\$328,130 in Net ALP	3. Kevin Leonard	\$243,660 in Net ALP
2. Stefan Reynolds	\$294,920 in Net ALP		

Master General Agents:

1. Paul Rumbuc	\$1,130,136 in Net ALP	3. Lawrence Hauck	\$752,451 in Net ALP
2. Jim Bianchi	\$874,548 in Net ALP		

RGAs: Rob Hay – \$1,700,218 in Net ALP

SGA Category I: Durhon Oldham – 52% increase

SGA Category II: Eric Giglione and David Brister – 26% increase

SGA Category III: David Zophin – 61% increase

SGA Category IV: Steve Friedlander – 35% increase

For more on the *Fairmont Kea Lani Resort*, visit www.fairmont.com and browse the Hotels and Resorts menu for Wailea, Hawaii.

Supervising Agents



1. Mary Ann Gaelic

Auckland, NZ

Recordbreaker!
MTD Net ALP
YTD Net ALP



2. Horace Johnson

Ft. Lauderdale, FL



3. Scott Rhodes

Crystal, MN

—All Time Record to Beat—

Month: \$43,409 1st Yr. Gino Tanzif

—All Time Record to Beat—

Month: \$68,050 Net ALP Mary Ann Gaelic

December Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Mary Ann Gaelic	\$33,569	\$50,889		73.6	6	Lawrence Hauck	Steve Friedlander
2. Horace Johnson	26,762	39,539	94		4	William Cook	Tom Williams
3. Scott Rhodes	16,552	22,778	91		2	Tracy McNallan	Rick Altig
4. Ernesto Conder	15,232	19,164	89		3	David Iriye	David Cohen
5. Robert Cosgrove	13,673	16,781	83		2	James Dattilo	Marc Zipper

—All Time Record to Beat—

YTD: \$266,978 1st Yr. Mary Ann Gaelic

—All Time Record to Beat—

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Mary Ann Gaelic	\$266,978	\$443,893		73.6	6	Lawrence Hauck	Steve Friedlander
2. Jason Anderson	108,195	161,050		79.2	3	David Iriye	David Cohen
3. Jean-Marc Louis	85,291	113,429	90		5	Theodore Pappas	Eric Giglione
4. Keron Sears	68,312	90,219	83		2	David Hansman	Eric Giglione
5. Ernesto Conder	63,033	86,511	89		3	David Iriye	David Cohen

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent rated and meet all production requirements.

General Agents



1. Elaina Bosco

Ft. Lauderdale, FL



2. Gregory Saird

Rochester, NY



3. Stefan Reynolds

Auckland, NZ



4. Hal Herman

Rochester, NY



5. Rodney Husmann

Los Angeles, CA

—All Time Record to Beat—

Month: \$102,403 1st Yr. Eric Neal

—All Time Record to Beat—

Month: \$111,262 Net ALP Eric Neal

December Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Elaina Bosco	\$77,835	\$81,636		70.8	14	William Cook	Tom Williams
2. Gregory Saird	36,752	42,659	92		5	Jim Bianchi	Durhon Oldham
3. Stefan Reynolds	35,977	59,256		76.6	5	Lawrence Hauck	Steve Friedlander
4. Hal Herman	35,266	50,928		77.7	5	Paul Rumbuc	Durhon Oldham
5. Rodney Husmann	31,781	32,364		77.9	7	Erik Graham	David Cohen
6. Jeffrey Ravnitzky	26,778	38,979		71.3	11	Israel Pena	Tom Williams
7. Kevin Leonard	25,777	36,011		73.2	5	Marlon Underwood	Scott Smith
8. Maurice Davies	25,587	32,710		72.7	4	Roger Geering	Steve Friedlander
9. Kyle Kozel	25,421	29,994	85		5	Scott Sonnenberg	Geneser-Geneser
10. Sarah Lundgren	22,132	32,461	97		4	Kirk Kupsy	Geneser-Blitman

—All Time Record to Beat—

YTD: \$489,120 1st Yr. Eric Neal

—All Time Record to Beat—

YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Elaina Bosco	\$402,257	\$485,022		70.8	14	William Cook	Tom Williams
2. Stefan Reynolds	296,072	401,274		76.6	5	Lawrence Hauck	Steve Friedlander
3. Kevin Leonard	284,148	437,490		73.2	5	Marlon Underwood	Scott Smith
4. Robert Morrison	283,799	284,498		71.4	6	Timothy Simpson	Rick Altig
5. Robert Dunn	254,465	322,197		73.3	8	Keith Zabrocki	Marc Morton
6. Chris Hernandez	241,684	352,022		67.9	4	James Beck	Scott Smith
7. Rodney Husmann	225,813	266,692		77.9	7	Erik Graham	David Cohen
8. Maurice Davies	216,964	314,018		72.7	4	Roger Geering	Steve Friedlander
9. Mark Reddington	214,610	323,038		73.0	2	Paul Rumbuc	Durhon Oldham
10. Hal Herman	211,245	376,452		77.7	5	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents rated and meet all production requirements.

What is Worksite Marketing?

American Income's Worksite Marketing program was built around the Internal Revenue Code Section 125, the 1978 tax code which created cafeteria, or premium only plans. Simply put, an employer will select from a "menu" of AIL's insurance products, which will then be offered to that business' employees. Through these premium only plans an employer can deduct the benefit premium payments before taking taxes out of an employee's pay.

Worksite Marketing is a market that has been around for over 50 years – 27 years of Section 125 sales – and, which by all studies, remains virtually untapped. The market sales potential for this untapped market is estimated at \$100 billion in potential premium. It caters to customers – employees – looking for one-stop insurance shopping. It also benefits the employer. In this time of economic recovering, employer's contributions to medical plans continue to rise yearly at a rate of 4 to 10 percent or more. Participation in AIL's Worksite Marketing program allows employers to control these skyrocketing costs.

Worksite Marketing offers a tax advantage to both employer and employee while opening the door on a whole new market for you, the insurance professional.

What Does Worksite Marketing Mean to You?

Here are just a few reasons why you should explore this market:

- There are 56 million small businesses in the U.S with more than 135 million in the workforce.
- An estimated 90 percent of employees work for companies of less than 1,000 employees (we are predicting that those Producers who target small groups (10 to 100) and focus on service will be the most successful with this program).
- Seventy percent of the workforce will buy products if payroll deduction is offered while 50 percent prefer this method of payment.
- This is a daytime activity. With traditional life insurance sales, many appointments take place after five. In this market, you can augment your current business by selling Worksite during the day and life at night.
- This is an efficient market. By efficient, we mean you are capable of seeing a lot of prospects in a shorter period of time.
- This market allows for a good persistency in that you are working prospects with a source of income. Also, the closing potential for this market is estimated at 70 percent.
- This market offers a tremendous source of referrals which then allows you to build relationships with future businesses.

For more information on this market opportunity, please contact Mike Burns at 254-761-6796 or via e-mail at mburns@ailife.com.

Presenting to an Employer

When presenting this benefit to employers, it is important to stress the tax savings of this program. For example when you call on an employer you might start the conversation like this:

"Good morning Mr. Jones, I'm John Doe with American Income Life, and I'm offering a service that will not only save you money but will reduce your tax burden as well. Do you currently think you are paying too much in taxes? Would you like to save on the taxes you do pay?"

This should get you in the door. However, your presentation is not over. Remember, it is important to know where your audience is coming from when impelling them to action (see the sidebar). Given this, once you are in front of the employer, show them you are not telling them how to run their business or selling them insurance, but just helping them improve the way they do business and saving them tax dollars.

By showing the employer how it helps them and focusing on servicing that product once it is in place, they may be impressed enough to give you more business in the future.

Presenting to an Employee

When presenting this premium plan offering to employees, focus on the increase in discretionary income that the employee will have by participating. Let the employee know that the Worksite Advantage allows them to pay for their benefits before they pay Uncle Sam, "You will pay less taxes, have more disposable income and more benefits." Let them know that this tax break works to their advantage due to the fact that premiums are taken out through payroll deduction on a pre-tax basis. Also, let them know that American Income offers a portfolio of a variety of quality supplemental insurance products that will benefit not only the employee, but their family as well.

Don't forget to mention these benefits are portable, the coverage will stay with the employee even if they change jobs or retire. Let them know this is a wonderful program and a great opportunity to get the coverage they need at an affordable price. Also, these programs are voluntary. AIL products are offered, but there is no requirement that employees purchase anything.

It's an old adage, but listen wisely . . .

Practice makes perfect!

As insurance professionals, presentations – preparing for and giving them – come with the territory. However, many of us lack the know-how to deliver an effective presentation. Here are a few tips to help put you in the know and may make the difference in closing a sale:

1. Understand your audience.

Make your presentations more lively and engaging by caring for your audience – put yourself in their shoes. Margo Krasne, President of *Speak Up*, suggests you, "Ask yourself, 'What is their reality? What do they want, need, and care about?' Good speakers take care of their audiences."

2. Plan your presentation strategy.

Map-out your presentation before you deliver it in front of your audience. Being prepared ahead of time only makes you look more credible as a professional. What this means is, plan to use information which will move your audience forward throughout the speech. Avoid glassy stares by not overloading your listener and giving them too much information to process at once.

3. Choose your visual tools carefully.

Visual elements in a presentation should always assist you in delivering your message. This tool should not become your presentation. Relying too heavily on visual aids will only insight boredom from your audience. Used properly, visual elements will allow you to move your audience from one point to another.

4. Finally, practice makes perfect.

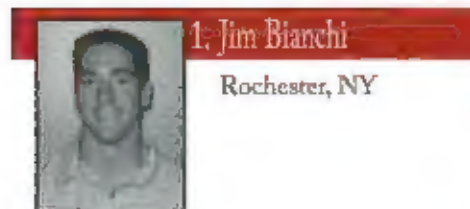
"I cannot stress enough the benefits of rehearsal – the most important of which is not subjecting your audience to your stumbling and fumbling as you deliver your speech," adds M. Krasne. Practicing only make you more confident as well as allows your customers to be more confident in you.

Presentations are intended to impel those listening to action. In our case, we want them to buy our product. Knowing your audience, planning your strategy, using visuals to your advantage and rehearsing only helps you seal the deal in the end. Planning effective presentations around where your audience is coming from, where you want them to go and how you want them to get there may be your ticket to better results in the field.

For more information and techniques for effective public speaking log on to instantpeakingsuccess.com.

The AIL Worksite Advantage

A preview of affordable insurance solutions for working men & women and their families



1. Jim Bianchi

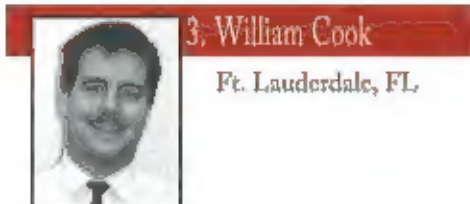
Rochester, NY



2. Paul Rumbuc

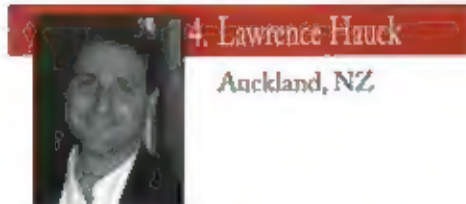
Rochester, NY

Recordbreaker!
YTD Net ALP



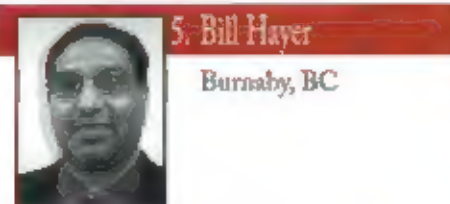
3. William Cook

Ft. Lauderdale, FL



4. Lawrence Hauck

Auckland, NZ



5. Bill Hayer

Burnaby, BC

December Production

—All Time Record to Beat—
Month: \$190,653 1st Yr. Slav Bitman

—All Time Record to Beat—
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	SGA
1. Jim Bianchi	\$174,067	\$224,302		76.7	12	Durhon Oldham
2. Paul Rumbuc	131,989	193,249		77.2	18	Durhon Oldham
3. William Cook	128,474	159,099		68.6	28	Tom Williams
4. Lawrence Hauck	81,258	134,419		74.3	19	Steve Friedlander
5. Bill Hayer	61,235	69,347		68.3	8	Rick Altig
6. Erik Graham	61,074	100,213		78.7	19	David Cohen
7. Kevin Surles	54,482	61,267		76.6	13	David Zophin
8. Joshua Goodman	53,624	63,784		67.4	21	William Jennings
9. Leslie Taylor	51,595	56,246		67.4	8	Dan Phillips
10. David Iriye	51,019	64,383		71.9	13	David Cohen

YTD Production

—All Time Record to Beat—
YTD: \$1,705,178 1st Yr. Slav Bitman

—All Time Record to Beat—
YTD: \$2,168,283 Net ALP Paul Rumbuc

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,241,375	\$2,168,283		77.2	18	Durhon Oldham
* 2. Lawrence Hauck	1,039,528	1,233,560		74.3	19	Steve Friedlander
* 3. Jim Bianchi	1,019,482	1,218,015		76.7	12	Durhon Oldham
* 4. Steven Greer	839,818	1,053,535		75.9	14	Durhon Oldham
* 5. David Iriye	762,446	938,026		71.9	13	David Cohen
6. William Cook	702,665	1,031,052		68.6	28	Tom Williams
7. Leslie Taylor	631,418	732,851		67.4	8	Dan Phillips
8. Steve Foti	606,955	1,113,711		69.9	11	Jatoft-Foti
9. Erik Graham	601,833	1,196,862		78.7	19	David Cohen
10. Marlon Underwood	575,365	996,514		68.2	10	Scott Smith

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
David Wang	Scott Smith	\$6,398.34
Robert Ulreich	Jatoft-Foti	\$4,614.24
Timothy Cruise	Scott Smith	\$4,580.55
Marlon Underwood	Scott Smith	\$4,464.08
Karen McQuoid	Steve Friedlander	\$4,259.75
William Burbank	Durhon Oldham	\$3,927.90
Allan Gilbert	Scott Smith	\$3,912.93
Omar Hashimi	Jatoft-Foti	\$3,801.17
Frank Sommers	Durhon Oldham	\$3,602.48
John Baloun	Rick Altig	\$3,552.83

Total Retention Bonus Paid: \$433,245.41 352 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Paul Rumbuc	Durhon Oldham	\$9,662.56
Lawrence Hauck	Steve Friedlander	\$8,181.22
Bill Hayer	Rick Altig	\$7,368.25
Jim Bianchi	Durhon Oldham	\$7,186.66
William Cook	Tom Williams	\$6,192.12
Dustin Raam	Rick Altig	\$5,699.78
Denise Gilbert	Scott Smith	\$4,530.32
John Bulecza	Marc Zipper	\$4,228.73
Kevin Surles	David Zophin	\$4,134.09
Leslie Taylor	Dan Phillips	\$3,610.75

Total Leadership Bonus Paid: \$109,643.60 55 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Erica Dalager	Rick Altig	\$3,470.80
Al Wall	Joshua Chalom	\$3,014.17
Laurie Onasch	Joseph Mahone	\$2,659.07
Robin Andrade	Giglione-Brister	\$2,278.98
Cheryl Cook	Durhon Oldham	\$1,759.26
Malka Arony	David Cohen	\$1,685.43
Joseph Galusha	Durhon Oldham	\$1,656.68
Leo VanDenBussche	Rick Altig	\$1,576.64
Gabriela Berloni	Joshua Chalom	\$1,532.52
Frances Christie	Rick Altig	\$1,482.66

Total PR Bonus Paid: \$43,302.27 52 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:
Bo Gentile
Vice President,
Recruiting & Development

Developing Leaders

Are leaders born or made? Can you learn leadership skills? Can you develop leadership skills? Depending on whom you talk to, you will get a variety of answers.

No matter which side of the question you stand on, there are seven qualities all successful leaders have, regardless of the size or location of their Agency.

Effective Leaders ...

... **Make others feel important.** If your goal and decisions are self-centered, your Producers will lose their enthusiasm quickly. Be sure to emphasize their strengths and contributions, not your own.

... **Promote your Producers' career path.** The new Producers in your Agency need a clear idea of where you are leading them, and they need to understand why that goal is valuable to them. Your job as their Manager, or trainer, is to provide that vision.

... **Follow the "Golden Rule."** Treat everyone in your Agency the same way you want to be treated. An abusive leader attracts few loyal followers.

... **Admit Mistakes.** If the Producers you are working with suspect you're covering up your own mistakes, they will hide their mistakes too, and you will lack the information needed to train them to their fullest potential.

Source: *Leadership and Management Review*, December 2003.

... **Criticize one-on-one.** Public praise encourages other to excel, but to criticize in public only embarrasses and alienates everyone.

... **Stay close to the action.** You need to be hands on with everyone in your Agency, from the new recruit to the fifth year Individual Producer. Talk to everyone in your Agency, and observe how business is being handled. Often you will gain new ideas as to how to make systems work smoothly and how training can flow better in the office.

... **Competition is the key.** The competitive drive in your Agency can be the most valuable tool you have – if you use it right. Set goals for yourself as well as everyone in your hierarchy, reward members who meet and exceed those goals.

Recruiting and developing successful leaders is what American Income and National Income are all about. By developing the leadership skills from those potential leaders in your hierarchy, you are more likely to retain those leaders in the future. It is up to you as Producers, Managers and SGAs to set the example for others to follow. By letting it all Come Together in 2004, we are all likely to succeed.

American Income & National Income – Helping You Discover Your Leadership Potential

As future leaders and Managers, you can choose the level of success you want to achieve. American Income and National Income offer Leadership Development Seminars three times a year to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

At our next seminar, we are expecting to cover topics such as:

- ♦ Making the Most of Your Opportunity
- ♦ The Recruiting Process
- ♦ "Opportunity Unlimited"
- ♦ Management Reports
- ♦ Lead Sources and Referrals
- ♦ Field Training
- ♦ The 21 Laws of Leadership
- ♦ Making Success Happen
- ♦ Public Relations

This is sure to be an exciting and dynamic learning experience. Many of our top SGAs and Home Office experts will be speaking and answering questions.

The next seminar will be held May 20-22, 2004. We encourage those interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!





Durhon Oldham

CATEGORY I	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% of Std	Net ALP
Durhon Oldham	\$373,375	\$164,400	227	\$499,475		76.9	\$3,453,881	\$1,490,400	232	\$4,899,955
Marc Zipper	163,019	100,000	163	233,586		67.2	1,616,522	1,341,600	120	2,407,351
Rick Altig	898,267	596,400	151	1,517,287		68.6	11,101,149	7,156,800	155	17,625,015



Joseph Manone

CATEGORY III	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% of Std	Net ALP
Joseph Manone	\$99,999	\$68,400	146	\$189,392		75.5	\$938,399	\$820,800	114	\$1,965,806
David Zophin	105,354	84,000	125	121,792		77.9	865,697	852,000	102	1,169,924



Steve Friedlander

CATEGORY IV	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% of Std	Net ALP
Steve Friedlander	\$102,692	\$56,400	182	\$196,714		74.3	\$1,451,415	\$676,800	214	\$1,961,521
Gleb Ostrovsky	63,473	56,400	113	71,905	88		382,798	338,400	113	473,781



Steve Greer

CATEGORY VI	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% of Std	Net ALP
Steve Greer	\$40,827	\$21,000	194	\$55,129	96		\$40,827	\$21,000	194	\$55,129
Dan Phillips	49,057	44,400	110	50,471	90		97,974	177,600		119,060



FROM THE DESK OF

Rob FalvoVice President,
Field Operations

Goal Setting

As we enter the New Year, it is very important for those of us who are students of leadership to set bigger and better goals. We need a clear conception of what we want. An idea of where we want to go, what we want to accomplish. A conception of what we want to become. It should be both clear and specific.

Everybody wants to be somebody, but not just anybody. We want our lives to count. We want to accomplish something in this life. But what?

How about you? What do you want to be? What do you want to do? Are you becoming it now? Are you beginning to do it already, in some small way? If not, why not? What are you waiting for? If you are moving in a general direction you feel good about, are you making the sort of progress you think is appropriate? And, where will you end up? Or are these questions for which you have no clear answers at the moment?

Do you ever stop to ask yourself things like, "Why am I in this career?" Or, "Where is this relationship going?" Perhaps, "How would I like to see my family life develop?"

In our professional lives and in our personal lives, we need specific goals. We need to answer questions like these. We need a clear conception of what we want.

Answering these questions can be an exercise in self-knowledge. We don't always know what we want. It may take a bit of effort to find out, but it's well worth the trouble.

Knowledge is power and self-knowledge is the greatest source of personal power on this earth. When we start to define clear goals, we begin the exciting task of discovering and defining ourselves. It's certainly not a once-and-for-all event. However, like everything else, our goals may change or evolve over time. But we must begin the process of setting targets right away and shooting for those targets or we could be wasting the opportunities each new day brings.

Most people never set goals for fear of failure. We should never let groundless or inappropriate fear stop us from being true to ourselves and stretching ourselves to set the highest goals of which we are capable. I think it is important to aim high in whatever we do. Sydney J. Harris said, "Regret for the things we did can be tempered by time; it is regret for the things we did not do that is insoluble."

Don't miss the opportunity. Don't pass up the chance. Be the best you can be. Do the best you can do. Give it everything you've got. Then you can live a life of inner satisfaction, not insoluble regret.

MONETARY DONATIONS

American Income & National Income

- Gave a second donation of \$10,000 to the United Food & Commercial Workers' (UFCW) Strike Hardship Fund to help more than 85,000 members in six states now on strike for more than four months due to major grocery store chains cutting back on health benefits and wages
- Contributed \$25,000 to the Economic Policy Institute
- Donated \$2,500 to the Child Labor Coalition.
- Contributed \$25,000 to the United Way International's 2004 World Assembly.
- Gave \$5,000 to the Labor Project for Working Families and the National Interfaith Committee for Worker Justice.

Vlad Basov Agency

- Donated \$200 to the Central Texas Labor Council.

Gary Bleier Agency

- Gave \$1,000 to the Teamsters Local 75 scholarship fund

David Cohen Agency

- Contributed \$1,000 to the UFCW
- Donated \$1,000 to SEIU Local 99
- Gave \$200 to the United Labor Agency of Orange County.

Furer-Whittinghill Agency

- Contributed \$2,000 to the United Domestic Workers Home Care Center
- Donated \$500 to the UFCW Local 35 Strike Fund
- Gave \$2,000 to the Baker's Local 315 defense fund
- Donated \$100 worth of gift certificates to the AFSCME.

Total \$72,500.00

OTHER DONATIONS

Vlad Basov Agency

- Contributed 400 lbs. of food to the North Texas Food Bank for their annual food drive.

David Cohen Agency

- Donated 1,000 lbs. of food for the UFCW

Furer-Whittinghill Agency

- Hosted the United Domestic Workers convention.

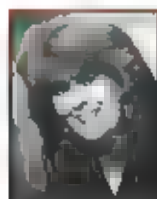
Chris La Fond Agency

- Made a donation of food to the Fayette County Community Action Food Bank

Joseph Manone Agency

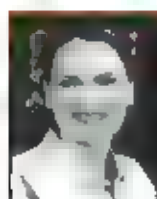
- Assisted the UFCW Local 73A with their Fight Against Leukemia fund raiser

PR Manager

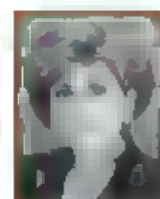


Debbie Enstedt
Winnipeg, MB

Category A

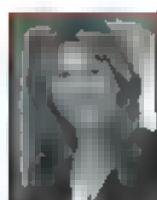


Erica Dalager
Crystal, MN



Brenda DiSomma
Edison, NJ

Category B



Laurie Onasch
Menomonee Falls, WI



Anne Bowyer
Omaha, NE

Category C



Vivian Dwyer
Raleigh, NC



Erica Dalager
Crystal, MN

December Production

PR Manager	Nov. Cards	SGA
1. Debbie Enstedt	51,670	Rick Altig
2. Brenda DiSomma	10,276	Eric Giglione
3. George Farenthold	6,254	Durhon Oldham

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	Nov. Cards	SGA
1. Erica Dalager	17,629	Rick Altig
2. Brenda DiSomma	5,695	Eric Giglione
3. Gabriela Berloni	5,589	Joshua Chalom
4. Jaqueline deVooght	4,391	Rick Altig
5. Cheryl Cook	3,665	Durhon Oldham

Category B	Nov. Cards	SGA
1. Laurie Onasch	10,189	Manone & Altig
2. Anne Bowyer	4,580	Akers & Altig
3. John Wilkinson	2,367	Geneser-Bitman
4. Malka Arony	2,219	Steve Hartman
5. Erin McKee	1,969	Shashi Parekh

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Vivian Dwyer	55	Ah Shahrak
2. Eric Dalager	21	Rick Altig
3. Richard Case	18	Jim Surace
4. Cassandra Robinson	14	Altig Martyn
5. Becky Cutler	13	Bill Jennings
5. Erin McKee	13	Shashi Parekh
5. Kenneth Altizer	13	Marc Morton

YTD Production

PR Manager	Nov. Cards	SGA
*1. Debbie Enstedt	281,497	Rick Altig
*2. Brenda DiSomma	86,250	Eric Giglione
3. George Farenthold	53,375	Durhon Oldham

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	Nov. Cards	SGA
*1. Rona Pileggi Spano	45,835	Scott Smith
*2. Brenda DiSomma	37,396	Eric Giglione
*3. Al Wall	37,381	Joshua Chalom
4. Eric Dalager	33,717	Rick Altig
5. Robin Andrade	31,110	Giglione-Brester

Category B	Nov. Cards	SGA
*1. Laurie Onasch	35,730	Manone & Altig
*2. Malka Arony	29,070	Steve Hartman
*3. Brenda Swecker	19,642	Chris La Fond
4. John Wilkinson	18,645	Geneser-Bitman
5. Irene Rurycz	18,167	Jim Surace

All Time PR Group Production Record

YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. Vivian Dwyer	103	Durhon Oldham
*2. Cheryl Cook	91	Marc Morton
*2. Richard Case	91	Bill Jennings
3. Becky Cutler	87	Jim Surace
4. Kenneth Altizer	86	Rick Altig

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.



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Qualifiers

Erica Dalager	\$3,470.80
Al Wall	\$3,014.17
Laurie Onasch	\$2,659.07
Robin Andrade	\$2,278.98
Cheryl Cook	\$1,759.26
Malka Arony	\$1,685.43
Joseph Galusha	\$1,656.68
Leo VanDenBussche	\$1,576.64
Gabriela Berloni	\$1,532.52
Frances Christie	\$1,482.66
Brenda Di Somma	\$1,245.78
Erin McKee	\$998.10
Richard Case	\$915.26
Jacqueline deVooght	\$904.96
Becky Cutler	\$901.14
Brenda Swecker	\$877.66
David Blaisdell	\$867.79
Mark Gagliardi	\$841.40
William Slocum	\$699.01
Jennifer Opra	\$694.02
Cassandra Robinson	\$688.11
Joseph Ward	\$673.60
Patti Morgan	\$673.18
Rona Spano	\$660.84
Shannon Walker	\$650.90
Catherine Briggie	\$622.14
Susan Gilbert	\$617.16
Purninder Sihota	\$611.32
Richard Meshulam	\$531.19
Matt Cutler	\$522.20
Leonard Furer	\$499.00
Charles Hill	\$496.27
Irene Rurycz	\$477.35
Jenny Williams	\$469.48
George Farenthold	\$468.64
John Wilkinson	\$386.90
Sandra Johnson	\$367.49
James Tasker	\$360.80
Vivian Dwyer	\$357.20
John Wagner	\$318.56
Manon Brulotte	\$312.20
Mario Seljan	\$306.80
Susan Kelleher	\$249.84
Gabriella Klett	\$241.07
Cynthia Lebrun-Yaffe	\$231.42
Donald Spohn	\$227.88
Janice Howard	\$216.09
Ayanna Prendergast	\$214.02
Kenneth Altizer	\$211.68
Robin Denham	\$195.03
William Gibson	\$193.23
Robert Dailey	\$189.35

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total

\$43,302.27



December Bonus Qualifiers

Paul Rumbac	James Dattilo	Elaina Bosco	Mary Ann Gaelic	Wes Elder
\$9,662.56	\$3,416.41	\$1,326.90	\$897.50	\$318.61
Lawrence Hauck	Jason Mollo	Jonathan Saluk	Ryan Stenglein	Saeideh Ali Nessar
\$8,181.22	\$2,992.40	\$1,256.70	\$846.79	\$310.37
Bill Hayer	Terry Sullivan	Ryan Hungate	Francisco Perez	Robert Dunn
\$7,368.25	\$2,627.12	\$1,227.36	\$843.93	\$309.59
Jim Bianchi	Sally Tapia-Osmun	Hal Herman	Kirk Kupsky	Jasue Naranjo
\$7,186.66	\$2,113.23	\$1,205.43	\$814.04	\$296.68
William Cook	Darren Miller	Allan Gilbert	John Huber	Joshua Floyd
\$6,192.12	\$1,990.06	\$1,204.40	\$813.94	\$292.60
Dustin Raam	Keith Zabrocki	Gregory Siard	Christopher Alphen	Nestor Aramayo
\$5,699.78	\$1,811.50	\$1,180.75	\$792.31	\$276.62
Denise Gilbert	Don Wold	Stefan Reynolds	Dana Hazlett	Sarha Lundgren
\$4,530.32	\$1,770.42	\$1,103.20	\$663.34	\$271.34
John Buleza	Erik Graham	Gregory Partee	Rodney Husmann	Barrett Clayton
\$4,228.73	\$1,746.25	\$1,081.00	\$500.73	\$270.88
Kevin Surles	John Burnett	Jeffrey Purtell	Rebecca Rechek	James Stallings
\$4,134.09	\$1,492.10	\$1,063.98	\$383.36	\$270.69
Leslie Taylor	Fred Hadayia	Pearl Sullivan	Shatner Pierre	William Heath
\$3,610.75	\$1,490.47	\$960.81	\$330.04	\$183.81
Jerald Muhammad	Wayne Hendricks	Asif Javaid	Michael Nowak	Mark Reddington
\$3,434.44	\$1,344.48	\$897.63	\$322.38	\$102.53

Total \$109,643.60

Retention Bonus

QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY
David Wang	Scott Smith	Marcus Barista	Gigliome-Brister	Majurga Sukhbaatar	Gleb Ostrowsky
Robert Ulreich	Jacobs-Foti	Rodney Mori	Nick Altig	Richard Miller	Tom Williams
Timothy Cruise	Scott Smith	Donald Shuck	Mark Hancock	Fed Schilling	Bill Jennings
Marlon Underwood	Scott Smith	Andrew Torres	Alig-Martyn	Leo Porter	Durham Oldham
Karen McQuoid	Steve Friedlander	David Williams	Nick Altig	Corey Neff	Nick Altig
William Burbank	Durham Oldham	Clinton Talbert	John Alers	Jose Sanchez	Scott Smith
Allan Gilbert	Scott Smith	Alison King	Furer-Whittinghill	Francesca Prantil	Furer-Whittinghill
Omar Hashimi	Jacobs-Foti	Concealer Davis	Scott Smith	Jason Caples	Durham Oldham
Frank Sommers	Durham Oldham	Jahan Sallari	Nick Altig	Kelly McCombes	Marc Zipper
John Baloun	Nick Altig	Travis Vandenberghe	Nick Altig	Alex Langford	Nick Altig
Donald McMillan	Nick Altig	Lisa Roemer	Eric Gigliome	William Kahl	Durham Oldham
Michael Snow	Nick Altig	Bret Fels	Eric Neal	Julie Wells	Vlad Basov
Al-Karim Walji	Nick Altig	Michael Perkins	Jacobs-Foti	Moulay Elalami	Nick Altig
Brian Traboulay	Nick Altig	Matthew Hogan	Durham Oldham	Claudia Rodriguez	Jacobs-Foti
Pablo Pirela	Scott Smith	Gary Fis	Nick Altig	Jay Lapejris	Steve Hartman
Abdulrazzaq Ahmed	Scott Smith	Hugo Best	Jacobs-Foti	Theresa Bellaparo	Nick Altig
Paramjit Sangha	Nick Altig	Farah Rink	Marc Zipper	Tommy Richardson	Robert Smith
Russell Morris	Marc Zipper	Robert Olson	Scott Smith	David Jackson	Tom Williams
Carla Miller	John Alers	Richard DeLange	David Cohen	Vedran Pipinic	Eric Gigliome
James Danilo	Marc Zipper	Gary Greer	Nick Altig	Gabriel Hernandez	David Zophin
Mary Ann Gaelic	Steve Friedlander	Wesley Aramayo	Tom Williams	Narpreet Gujral	Nick Altig
Curt Snow	Jacobs-Foti	Jeffrey Ahrens	Durham Oldham	Christopher Alphen	Gigliome-Brister
Daniel Potelchic	Scott Smith	Brian Adams	Durham Oldham	Ramin Maghsoud	Vlad Basov
Yui-Ming Wong	David Cohen	Lance Brown	David Cohen	Cynthia Wilhelm	Nick Altig
Catherine Clarke	Steve Friedlander	David Farraway	Nick Altig	Christopher Clark	Nick Altig
Ruben Soberanes	Jacobs-Foti	Jeffrey Churchfield	Nick Altig	James Schneider	Scott Smith
Michael Howak	Durham Oldham	Stefan Reynolds	Steve Friedlander	Kevin Haines	Ramin Kowadi
Alex Bluhm	Jacobs-Foti	John Thomas	Chris La Fond	Kobina Selvi	Joseph Manone
Yvonne Hernandez	David Cohen	Anthony Scavera	Nick Altig	Maria Esposito	Steve Hartman
Russell Lewis	Durham Oldham	James Logan	Robert Hughes	Nick Choptuk	Nick Altig
Paula Cooper	Nick Altig	Larry Lorano	Jacobs-Foti	Bradley Kincaid	Nick Altig
Gilbert Franklin	Tom Williams	Mark Bell	Allan Jennings	Dennis Pochron	Jim Surace
Edward Jolimon	Marc Zipper	Joey Kennedy	Nick Altig	Saran Singh	Nick Altig
Nanda Duraitami	Nick Altig	Wesley Johnson	Tom Williams	Michael Rome	Joseph Manone
Kobie Samuels	Scott Smith	Jean Brinkmann	Joseph Manone	Barrett Clayton	Vic Hancock
Scott Ramsey	Eric Gigliome	Robert MacDonald	Durham Oldham	Mathew MacCannell	Alig-Martyn
Douglas Zigby	Joshua Chalom	Larry Halitz	David Zophin	Christopher Cummings	Nick Mansfield
Arnold Iacoviello	Tom Williams	Grady Richard	Geneser-Geneser	Keith Cornwell	Mark Hancock
Scott Florin	Scott Smith	Hal Herman	Durham Oldham	Andrew Limoli	Durham Oldham
Roger Tanka	Nick Altig	Joshua Goodman	Bill Jennings	Ali Saeidh Messar	Nick Altig
Howard Wilson	Steve Friedlander	Jennifer Baron	Tom Williams	Donald Fletcher	Durham Oldham
Christina Hartman	Steve Hartman	Maria Guerrero	David Cohen	David Ackerman	Eric Gigliome
David Thornton	David Cohen	Michael Goddard	Nick Altig	Erin Carey	Durham Oldham
David Galbreath	Steve Friedlander	Wes Elder	Steve Friedlander	Pauline Murchie	Steve Friedlander
Arthur Westergren	Tom Williams	Andrew Fike	Williams-Williams	Joaquin Santos	Jacobs-Foti
Hurst Kopp	Nick Nickowski	Kevin Appasamy	Nick Altig	Preeti Sahgal	Joshua Chalom
Loren Cardwell	Marc Morton	Herivelto Pereira	Jacobs-Foti	Patrick Reed	Joseph Manone
Alfred O'Connor	Durham Oldham	Frank Bryant	Vic Hancock	Brandon Verduysse	Gleb Ostrowsky
Patrick Coughlin	Nick Altig	Anastasiya Fedosova	Tom Williams	Richard Evenson	Joseph Manone
Roger Hotz	Nick Altig	Peter Athas	Chris Wittenbach	John Franklin	David Cohen
Erin Ziegler	Nick Altig	Robert Russo	Nick Altig	Maurice Davies	Steve Friedlander
Daniel Pavak	Nick Altig	Mark Bleier	Gary Bleier	Thomas Motanya	William-Williams
Robert Rife	Vic Hancock	Michael Sacotte	Gary Bleier	Rebecca Shandrow	Nick Altig
Angelus Ordas	Furer-Whittinghill	Benjamin Mancillas	Joseph Manone	Sean Griffin	Geneser-Geneser
Maxine Moody	David Zophin	Dennis Muth	Nick Altig	John Moreland	Dan Phillips
Kent Thrower	Chris La Fond	Dennis Frich	Mart Blumert	Herman Libman	Chris La Fond
Elmore Handell	Scott Smith	Ronald Garney	Durham Oldham	Jennifer Beagan	Marc Zipper
Belinda Harris	Scott Smith	Matthew Wollanger	Durham Oldham	James Wolf	Bill Jennings
Alfred Brenner	Jacobs-Foti	Cory Lax	Robert Smith	Andre Abramovich	Nick Altig
Jinzhao Zhao	Nick Altig	Robert Fletcher	Geneser-Geneser	Mindy Guisewite	Matt Blumert
Nada Markovic	Furer-Whittinghill	Roger Kovecamp	Ron YanWesik	John Hard	Vic Hancock

Retention Bonus

QUALIFIER	AGENCY		QUALIFIER	AGENCY		QUALIFIER	AGENCY	
Guy Grudeaux	Nick Altig	\$966.50	Kishann Duncan	Bill Jennings	\$486.25	Allen Trebelhorn	Nick Altig	\$597.66
Jeffrey Rolifing	Chris La Fond	\$958.46	Marinder Sidhu	Nick Altig	\$482.88	William Lankins	Eric Giglione	\$596.97
Sharon Nigota	Eric Giglione	\$956.11	Jessica McDowell	Marc Morton	\$481.09	Casey Dobbins	Geneser-Bitman	\$596.94
Latonya Tucker	Scott Smith	\$940.85	Dyan Gonzales	David Zophin	\$480.79	Tracy Tenholder	Vic Hancock	\$595.92
Thomas Tulowiecki	Durham Oldham	\$936.86	Kevin Keavin	David Cohen	\$477.70	Jay Meyer	Durham Oldham	\$595.92
Shaun Forbes	Steve Friedlander	\$936.08	Nichole Koleske	Gary Meier	\$477.52	Steve Bowles	Vlad Basov	\$595.50
Nancy Myers	Nick Altig	\$935.76	Kristen Hoffman	Steve Hartman	\$473.29	Chris Krahn	Chris La Fond	\$594.36
Steven Sequeira	Steve Friedlander	\$931.57	Kevin Kidd	Durham Oldham	\$473.11	Larry Wright	Dan Phillips	\$591.15
Francisco Ponce	Matt Blumert	\$927.96	Scott Desanti	Nick Altig	\$465.46	Dan Ogden	Vic Hancock	\$589.44
Ellen Orne	Giglione-Brister	\$922.11	Carl Lee	Dan Phillips	\$465.87	Gabriela Mendoza	David Cohen	\$586.35
Anthony Hele	Durham Oldham	\$913.62	Lee Dillard	Steve Greer	\$464.65	Janine Mills	Eric Giglione	\$584.34
John Claxton	Robert Hughes	\$909.06	Vicki Crawford	Steve Friedlander	\$462.43	Scott Jarvie	Durham Oldham	\$582.96
Harold Canter	Nick Altig	\$906.08	Allegra Jackson	Eric Giglione	\$461.60	James Flores	Bill Jennings	\$582.45
Marjorie Long	Chris La Fond	\$905.65	Melissa Yagasky	Nick Altig	\$461.41	Frank Pettengill	Giglione-Brister	\$581.01
William Hathorne	Scott Smith	\$902.88	Mark Gilmore	Nick Altig	\$461.82	Charles Fennie	Durham Oldham	\$579.06
Amit Dhirra	Jatoti-Foti	\$902.13	George Nougaim	David Zophin	\$460.54	David Alphonso	Nick Nitkowski	\$489.63
Mark Reddington	Durham Oldham	\$899.68	Gregory Golden	Scott Smith	\$459.70	Bradley Reink	Durham Oldham	\$486.76
Ashara Pharms	Scott Smith	\$895.17	Linda Krough	Marc Zipper	\$459.16	Joseph Heptig	Geneser-Geneser	\$468.48
Zulfikar Bhukera	Scott Smith	\$894.52	Daniel Rikardo	Eric Giglione	\$458.26	Kennie Holmes	Scott Smith	\$367.14
Susanne Munro	Durham Oldham	\$891.72	Cathy Hoffman	David Zophin	\$457.27	Max Quasem	David Cohen	\$367.02
James Stallings	Vlad Basov	\$884.01	Levetia Sampson	Tom Williams	\$455.74	Steven Horyl	Durham Oldham	\$367.02
Elizabeth Boukides	Joseph Manone	\$882.99	Omur Gursay	Marc Zipper	\$452.68	Godley Varghese	Eric Giglione	\$365.76
Todd Ishimaru	Nick Altig	\$880.95	Edy Meisideri	Durham Oldham	\$451.88	James Sak	Scott Smith	\$365.49
Byron Paz	Joshua Chalom	\$880.92	John Bason	Steve Friedlander	\$449.80	Crystal Valentine	Steve Hartman	\$363.21
Nichard Koschitzky	Marc Zipper	\$879.15	Sandra Berry	Ali Shahrak	\$448.39	Johnetta Woods	Tom Williams	\$361.68
Dan Rawn	Nick Altig	\$876.84	Shawn Richmond	Marc Morton	\$447.31	Susan Earl	Durham Oldham	\$359.67
Rachiel Morris	Steve Friedlander	\$876.24	Henry Riley	David Zophin	\$443.71	Dennis Carlini	Geneser-Geneser	\$359.04
Joan Serrano	James Fagan	\$873.93	Ward Fukunaga	Nick Altig	\$442.33	Reta Chapman	Nick Altig	\$355.50
Janmie Deal	Nick Nitkowski	\$871.65	Robert Monn	Geneser-Geneser	\$442.21	Matthew Modis	Marc Zipper	\$353.73
Frederick Ulmich	Durham Oldham	\$869.55	Lydia Grist	Vic Hancock	\$441.49	Stephen Maloney	David Zophin	\$351.75
Edward Hacquay	Geneser-Bitman	\$867.99	Leonard Harris	Gary Bleier	\$439.12	Philip Gray	Nick Altig	\$350.85
Brian Luloff	Nick Altig	\$867.12	Steven Salisbury	Nick Altig	\$436.87	Genevieve Thoren	Geneser-Bitman	\$349.95
Eric Labossiere	Nick Altig	\$865.92	Moseben Robert	Williams-Zipper	\$438.81	Dennis Peterson	Durham Oldham	\$348.84
Eli McKenzie	Williams-Williams	\$862.92	Maureen Call	David Zophin	\$428.88	Cheryl McLean	Nick Altig	\$348.24
Kenne Cholmondeley	Eric Giglione	\$858.12	Angel Knight	Scott Smith	\$424.96	David Beskid	Durham Oldham	\$348.12
Daniel Stelzer	Scott Smith	\$849.48	Todd Cooper	Altig-Martyn	\$423.82	Dennis Cedeno	Eric Giglione	\$347.52
Jessie Lawrence	Chris Wittenbach	\$846.60	Tasha Mills-Foster	Williams-Zipper	\$423.52	Huyen Bakthy	Williams-Zipper	\$345.99
Sammar Miquel	Jatoti-Foti	\$843.87	Brian Hugb	Jatoti-Foti	\$423.31	Eric Renteria	Bill Jennings	\$344.94
Michael Stewart	Geneser-Geneser	\$842.19	Beils Kitani	Nick Altig	\$421.60	James Endler	Marc Morton	\$344.70
Leif Erickson	Joseph Manone	\$841.71	Chila Osborne	Nick Altig	\$420.97	Kathleen Loughran	Eric Giglione	\$344.55
Bridget Bullock	Durham Oldham	\$841.62	Daniel Wernecke	Marc Zipper	\$420.46	David Garrett	Geneser-Bitman	\$344.49
Joseph Moore	Marc Zipper	\$839.94	Patrick Shehan	Alan Jennings	\$420.84	Christian Hidalgo	Ali Shahrak	\$344.25
Michael Schmalbach	Durham Oldham	\$838.28	Gregory Dixon	Eric Giglione	\$418.87	Matthew Melhorn	Durham Oldham	\$343.41
Lee Brown	Altig-Martyn	\$832.89	Nelson Gani	Nick Altig	\$417.70	Taiwo Oasi	Eric Giglione	\$342.96
David Clark	Geneser-Geneser	\$832.68	Sarah Lavoie	Nick Altig	\$415.48	John Brayman	Nick Altig	\$342.09
Josef Maranjo	Marc Zipper	\$830.43	Ramel Madriga	Nick Altig	\$415.30	Frank Silvera	Eric Giglione	\$341.73
Ryan Hungate	Furor-Whittinghill	\$830.14	Ramel Madriga	Nick Altig	\$415.30	Hauricio Plascencia	David Cohen	\$341.25
Justin Smith	Steve Friedlander	\$818.47	Tony Bogen	Nick Altig	\$415.35	Haurice Bailey	David Zophin	\$341.25
Paul Vojtek	Altig-Martyn	\$795.18	Brendan Curry	Giglione-Brister	\$414.55			
Volodym Derovyanyy	Nick Altig	\$787.16	Jebadiah Kilmer	Durham Oldham	\$412.39			
Timothy Clark	Jim Surace	\$783.66	Carol Branges	Nick Mansfield	\$411.52			
Stephen Flecker	Eric Giglione	\$781.98	Sanson Alechadi	Eric Giglione	\$411.13			
Ricky Bausky	Geneser-Bitman	\$774.93	Matthew Reish	David Cohen	\$410.88			
Randall Geice	Scott Smith	\$736.41	Cristina Somo	Giglione-Brister	\$409.93			
Pawan Sharma	Steve Friedlander	\$708.95	Eugene Kim	Vlad Basov	\$409.51			
Vernelle Unrau	Nick Altig	\$699.27	Christian Eadie	Alan Jennings	\$406.78			
Robert Weir	Durham Oldham	\$690.57	Michael Lau	Nick Altig	\$403.83			
Louis Nemec	Tom Williams	\$690.12	Jorge Rubin	Eric Giglione	\$402.16			
Alan Crystal	Scott Smith	\$687.66	Jorge Rubin	Eric Giglione	\$402.16			
Joshua Seiler	Nick Altig	\$687.42	John Arguello	Dan Phillips	\$400.51			
Thomas Conolly	Durham Oldham	\$686.88	Justin Miller	Nick Altig	\$597.84			

Total Bonus Paid Out
\$433,245.41